



<Date>

<Name of Customer>

<Address>

Dear Valued Customer(s),

CONVERSION OF CONVENTIONAL SAVINGS ACCOUNT TO COMMODITY MURABAHAH SAVINGS ACCOUNT-i ("CONVERSION")

We refer to the above and to our General Notice dated 21 December 2015 and Public Notice dated 13 December 2017 respectively.

We are pleased to inform you that we wish to convert your abovementioned conventional savings account to **Commodity Murabahah Savings Account-i ("the CMSA-i")**.

The Shariah concept applicable for the CMSA-i is Tawarruq. The full explanation of the CMSA-i is explained in the Frequently Asked Questions ("the FAQ") attached to this Specific Notice ("the Notice") and Terms and Conditions ("the T&C") in our website at **www.mbsb.com.my**.

Under the CMSA-i arrangement, you shall appoint MBSB as your Agent to do and execute all acts to facilitate the Tawarruq arrangement to:-

- i. purchase Commodity from commodity trader at Purchase Price equivalent to the account balance; and
- ii. sell the Commodity on deferred payment to MBSB at Selling Price.

We wish to assure you that other than to fulfill the Shariah requirement, this Conversion exercise will be carried out at **NO COST** to you and will not in any way change the terms and conditions of your savings account. Here are some salient points of the Conversion:-

- There shall be no effect to your account balance;
- All related functions and services such as passbook, account number and payment arrangements e.g. standing instruction and auto debit, will not be affected and remain the same for your convenience.

Attached with the Notice is a Response Form ("the Form") to signify your consent or disagreement to convert your conventional savings account to the **CMSA-i**. Kindly return the Form to us within **thirty (30) days** from the date of the Notice.

Should we not receive your response within the stipulated time, we would proceed with the Conversion deeming that you have consented to the Conversion of your account and agreed to the T&C of the CMSA-i.

If you wish not to proceed with the Conversion, kindly visit your Home Branch (SSC) to close your conventional savings account within **three (3) months** from the expiry of the Notice. If you are unable to do so, please indicate your disagreement and provide your other bank's account details registered under your name for MBSB to transfer the account balance (if any). Upon the expiry of the three (3) months period, MBSB shall reserve the right to automatically close the account and transfer the amount in accordance to the instruction received in the Form.

For accounts where there are no instructions indicated in the Form and/or the transfer is unsuccessful, MBSB deemed that you have agreed to authorize MBSB to transfer the account balance to a non-profit bearing account until the amount is claimed by you.

If you would like to enquire further, we request you to kindly contact our **Customer Call Centre at 03-2096 3000 between 8.30 a.m. to 5.30 p.m. on weekdays or e-mail at conversion@mbsb.com.my**.

We thank you for your trust and continuous support towards MBSB.

Yours faithfully,
MALAYSIA BUILDING SOCIETY BERHAD (9417-K)

Note: This letter is computer-generated; no signature is required.

**RESPONSE FORM (INDIVIDUAL)
(Must be completed by customer)**

To: Malaysia Building Society Berhad,

CONVERSION FROM CONVENTIONAL SAVINGS ACCOUNT(S) TO CMSA-i

1. Customer Details as per MBSB's records										
Name	<Name of Customer>		NRIC No.	<NRIC No>						
Contact No.	House	<XXXXXX>	Office	<XXXXXX>						
	Mobile	<XXXXXX>	Fax	<XXXXXX>						
	E-mail									
Mailing Address	<Customer Address>									
2. Conventional Savings Account(s)										
Account No	All of my conventional Savings accounts with MBSB									
3. Affirmation (Please indicate (✓) your decision in the box below by selecting one (1) option)										
<input type="checkbox"/> I hereby agree to convert my conventional savings account(s) to CMSA-i and hereby irrevocably and unconditionally appoint MBSB to be my Agent to purchase the Commodity from any commodity traders at Purchase Price equivalent to the account balance. Subsequent to the purchase of the Commodity, I hereby irrevocably and unconditionally appoint MBSB to be my Agent to sell the Commodity on deferred payment at Selling Price;										
OR										
<input type="checkbox"/> I hereby disagree to convert my conventional savings account(s) to CMSA-i and will visit my Home Branch (SSC) to close my conventional savings account(s).										
I hereby further instruct MBSB to transfer any account balance in my account(s) to the other bank's account details registered under my name if I fail to close the account(s) after the expiry of the three (3) months period:-										
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Name of Account Holder</td> <td></td> </tr> <tr> <td>Name of Bank</td> <td></td> </tr> <tr> <td>Account No.</td> <td></td> </tr> </table>					Name of Account Holder		Name of Bank		Account No.	
Name of Account Holder										
Name of Bank										
Account No.										
Signature of Customer										
Name : < Customer > NRIC No : < NRIC No> Date :										

Important: Please return this form to MBSB within **thirty (30) days** from the date of this Specific Notice through the following channels:-

- (a) e-mail at conversion@mbsb.com.my; or
- (b) any of **MBSB's Sales and Service Centre (SSC)**.

RESPONSE FORM (NON-INDIVIDUAL)
(Must be completed by customer)

To: Malaysia Building Society Berhad,

CONVERSION FROM CONVENTIONAL SAVINGS ACCOUNT(S) TO CMSA-i

1. Customer Details as per MBSB's records									
Name	<Name of Company>	Co. Registration No.	<Co. Registration No>						
Contact No.	House	<XXXXXX>	Office						
	Mobile	<XXXXXX>	Fax						
	E-mail	<XXXXXX>							
Mailing Address	<Customer Address>								
2. Conventional Savings Account(s)									
Account No	All of our conventional savings accounts with MBSB								
3. Affirmation (Please indicate (√) your decision in the box below by selecting one (1) option)									
<p><input type="checkbox"/> We hereby agree to convert our conventional savings account(s) to CMSA-i and hereby irrevocably and unconditionally appoint MBSB to be our Agent to purchase the Commodity from any commodity traders at Purchase Price equivalent to the account balance. Subsequent to the purchase of the Commodity, we hereby irrevocably and unconditionally appoint MBSB to be our Agent to sell the Commodity on deferred payment at Selling Price;</p> <p style="text-align: center;">OR</p> <p><input type="checkbox"/> We hereby disagree to convert our conventional savings account(s) to CMSA-i and will visit our Home Branch (SSC) to close our conventional savings account(s).</p> <p>We hereby further instruct MBSB to transfer any account balance in our account(s) to the other bank's account details registered under our name if we fail to close the account(s) after the expiry of the three (3) months period:-</p> <table border="1" style="width: 100%; margin-top: 10px;"> <tr> <td style="width: 30%; padding: 2px;">Name of Account Holder</td> <td style="padding: 2px;"></td> </tr> <tr> <td style="padding: 2px;">Name of Bank</td> <td style="padding: 2px;"></td> </tr> <tr> <td style="padding: 2px;">Account No.</td> <td style="padding: 2px;"></td> </tr> </table>				Name of Account Holder		Name of Bank		Account No.	
Name of Account Holder									
Name of Bank									
Account No.									
<p>To be signed by the Authorized Signatories in accordance with the company mandate as per MBSB's records:-</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; padding: 5px; vertical-align: top;"> Signature of Authorized Signatory: <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> Name : NRIC No : Date : </td> <td style="width: 50%; padding: 5px; vertical-align: top;"> Signature of Authorized Signatory: <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> Name : NRIC No : Date : </td> </tr> <tr> <td style="padding: 5px; vertical-align: top;"> Signature of Authorized Signatory: <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> Name : NRIC No : Date : </td> <td style="padding: 5px; vertical-align: top;"> Signature of Authorized Signatory : <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> Name : NRIC No : Date : </td> </tr> </table>				Signature of Authorized Signatory: <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> Name : NRIC No : Date :	Signature of Authorized Signatory: <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> Name : NRIC No : Date :	Signature of Authorized Signatory: <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> Name : NRIC No : Date :	Signature of Authorized Signatory : <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> Name : NRIC No : Date :		
Signature of Authorized Signatory: <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> Name : NRIC No : Date :	Signature of Authorized Signatory: <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> Name : NRIC No : Date :								
Signature of Authorized Signatory: <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> Name : NRIC No : Date :	Signature of Authorized Signatory : <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> Name : NRIC No : Date :								
<p>Company Stamp:</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>									

Note: Please attach a separate sheet if the space provided is insufficient.

Important: Please return this form to MBSB within **thirty (30) days** from the date of this Specific Notice through the following channels:-

- (a) e-mail at conversion@mbsb.com.my; or
- (b) any of **MBSB's Sales and Service Centre (SSC)**.